

Certificate Number: 15317-PAM-DE-033734906

Bankruptcy Case Number: 19-03840



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 21, 2019, at 7:14 o'clock PM PST, Gary E Pretty completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 21, 2019 By: /s/Marissa Bartolome

Name: Marissa Bartolome

Title: Counselor